

Form RSC13

United States Bankruptcy Court

WESTERN DISTRICT OF PENNSYLVANIA

ORDER AND RESCHEDULED MEETING NOTICE
NOTICE COMMENCEMENT OF CASE UNDER CHAPTER 13
OF THE BANKRUPTCY CODE
MEETING OF CREDITORS, AND FIXING OF DATES

Case No. 22-10212-TPA

In re: Debtor(s) (name(s) used by the debtor(s) in the last 6 years, including married, maiden, trade, and address):

Scott T. Penzerro
1014 Arlington Drive
Greenville, PA 16125

Angela M. Horner
1014 Arlington Drive
Greenville, PA 16125

Social Security No.:

xxx-xx-8982

xxx-xx-8774

Employer's Tax I.D. No.:

NAME/ADDRESS OF ATTORNEY FOR DEBTOR

Daniel P. Foster
Foster Law Offices
1210 Park Avenue
Meadville, PA 16335
Telephone number: 814.724.1165

NAME/ADDRESS OF TRUSTEE

Ronda J. Winnecour
Suite 3250, USX Tower
600 Grant Street
Pittsburgh, PA 15219
Telephone number: 412-471-5566

DATE/TIME/LOCATION OF MEETING OF
CREDITORS

August 30, 2022
10:00 AM
remotely by the Trustee via Zoom, how to
participate: goto www.ch13pitt.com,
meetings@chapter13trusteedpa.com

CONFIRMATION HEARING DATE/TIME/LOC

August 30, 2022
10:00 AM
remotely by the Trustee via Zoom, how to
participate: goto www.ch13pitt.com,
meetings@chapter13trusteedpa.com

**ON AFFIDAVIT OF DEFAULT BY TRUSTEE, FAILURE OF THE
DEBTOR(S) TO APPEAR AT THE MEETING OF CREDITORS WILL
RESULT IN DISMISSAL OF THE CASE WITHOUT FURTHER NOTICE
OR HEARING.**

Dated: 7/26/22

BY THE COURT

Thomas P. Agresti
Judge

In re:
Scott T. Penzerro
Angela M. Horner
Debtors

Case No. 22-10212-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

Page 1 of 3

Date Rcvd: Jul 26, 2022

Form ID: rsc13

Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 28, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Scott T. Penzerro, Angela M. Horner, 1014 Arlington Drive, Greenville, PA 16125-8885
15480762	+ AES, Attn: Bankruptcy, Po Box 64378, St. Paul, MN 55164-0378
15492636	+ EMP of Mercer County LTD, 740 E State Street, Sharon, PA 16146-3328
15480772	+ Fnb Cons Disc Co, 41-A Hadley Road Po Box 152, Greenville, PA 16125-0152
15497587	+ Mollie, LLC dba Uown Leasing, 10500 University Center Dr. Suite 140, Tampa, FL 33612-6415
15492638	+ Primary Health Network, 220 N Buhl Farm Drive #A, Hermitage, PA 16148-1786
15492639	+ Uown Leasing, 10500 University Center Dr 140, Tampa, FL 33612-6415

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 27 2022 00:02:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 27 2022 00:02:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/PDF: rmscedi@recoverycorp.com	Jul 27 2022 00:07:58	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15480763	+ Email/Text: backoffice@affirm.com	Jul 27 2022 00:02:00	Affirm, Inc., Attn: Bankruptcy, 30 Isabella St, Floor 4, Pittsburgh, PA 15212-5862
15490232	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jul 27 2022 00:07:57	Ally Bank c/o AIS Portfolio Services, LP, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15480764	+ Email/Text: ally@ebn.phinsolutions.com	Jul 27 2022 00:02:00	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
15490030	+ Email/Text: BKRMailOps@weltman.com	Jul 27 2022 00:02:00	Byrider Finance, LLC DBA CNAC, c/o Weltman, Weinberg & Reis Co LPA, 965 Keynote Circle, Cleveland, OH 44131-1829
15480765	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 27 2022 00:07:57	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
15484636	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 27 2022 00:07:29	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15480766	+ Email/Text: bankruptcy@jdbyrider.com	Jul 27 2022 00:02:00	Car Now Acceptance C, Attn: Bankruptcy, 12802 Hamilton Crossing Blvd, Carmel, IN 46032-5424
15480767	^ MEBN		

District/off: 0315-1

User: auto

Page 2 of 3

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		Jul 26 2022 23:55:32	Cbe Group, Attn: Bankruptcy, Po Box 900, Waterloo, IA 50704-0900
15480768	^ MEBN		
		Jul 26 2022 23:55:31	Chimef/str, Attn: Bankruptcy, Po Box 417, San Francisco, CA 94104-0417
15480769	+ Email/Text: bdsupport@creditmanagementcompany.com		
		Jul 27 2022 00:02:00	Credit Management Company, Attn: Bankruptcy, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
15495986	Email/Text: cashiering-administrationservices@flagstar.com		
		Jul 27 2022 00:02:00	Flagstar Bank FSB, 5151 Corporate Drive, Troy, MI 48098
15480770	+ Email/Text: bnc-bluestem@quantum3group.com		
		Jul 27 2022 00:02:00	Fingerhut, Attn: Bankruptcy, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
15480771	+ Email/Text: cashiering-administrationservices@flagstar.com		
		Jul 27 2022 00:02:00	Flagstar Bank, Attn: Bankruptcy, 5151 Corporate Drive, Troy, MI 48098-2639
15480773	+ Email/Text: bankruptcy@marinerfinance.com		
		Jul 27 2022 00:02:00	Mariner Finance, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
15499104	+ Email/Text: bankruptcy@marinerfinance.com		
		Jul 27 2022 00:02:00	Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904
15484646	+ Email/Text: bankruptcydpt@mcmcg.com		
		Jul 27 2022 00:02:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15497971	+ Email/Text: ecfbankruptcy@progleasing.com		
		Jul 27 2022 00:02:00	NPRT0 North-East, LLC, 256 West Data Drive, Draper, UT 84020-2315
15495134	Email/Text: perituspendrick@perituservices.com		
		Jul 27 2022 00:02:00	Pendrick Capital Partners, LLC, Peritus Portfolio Services II, LLC, PO BOX 141419, IRVING, TX 75014-1419
15480774	Email/Text: info@phoenixfinancialsvcs.com		
		Jul 27 2022 00:02:00	Phoenix Financial Services, LLC, Attn: Bankruptcy, Po Box 361450, Indianapolis,, IN 46236
15481374	+ Email/PDF: gecsed@recoverycorp.com		
		Jul 27 2022 00:18:09	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15480775	+ Email/PDF: gecsed@recoverycorp.com		
		Jul 27 2022 00:07:31	Synchrony Bank/Select Comfort, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15486456	^ MEBN		
		Jul 26 2022 23:55:39	UPMC HEALTH SERVICES, PO BOX 1123, MINNEAPOLIS, MN 55440-1123
15486455	^ MEBN		
		Jul 26 2022 23:55:38	UPMC PHYSICIAN SERVICES, PO BOX 1123, MINNEAPOLIS, MN 55440-1123

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Byrider Finance, LLC dba CNAC
cr		FLAGSTAR BANK, FSB
cr	*+	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15492635	*+	Credit Management Company, Attn: Bankruptcy, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
15492637	*P++	PHOENIX FINANCIAL SERVICES LLC, PO BOX 361450, INDIANAPOLIS IN 46236-1450, address filed with court:, Phoenix Financial Services, LLC, Attn: Bankruptcy, Po Box 361450, Indianapolis,, IN 46236

TOTAL: 2 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities

District/off: 0315-1

User: auto

Page 3 of 3

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in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 28, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 26, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor FLAGSTAR BANK FSB bnicholas@kmlawgroup.com
Daniel P. Foster	on behalf of Joint Debtor Angela M. Horner dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Daniel P. Foster	on behalf of Debtor Scott T. Penzerro dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Garry Alan Masterson	on behalf of Creditor Byrider Finance LLC dba CNAC pitecf@weltman.com
Maribeth Thomas	on behalf of Creditor Ally Bank c/o AIS Portfolio Services, LP mthomas@tuckerlaw.com, maribeth.thomas@gmail.com,hgulliver@tuckerlaw.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 7